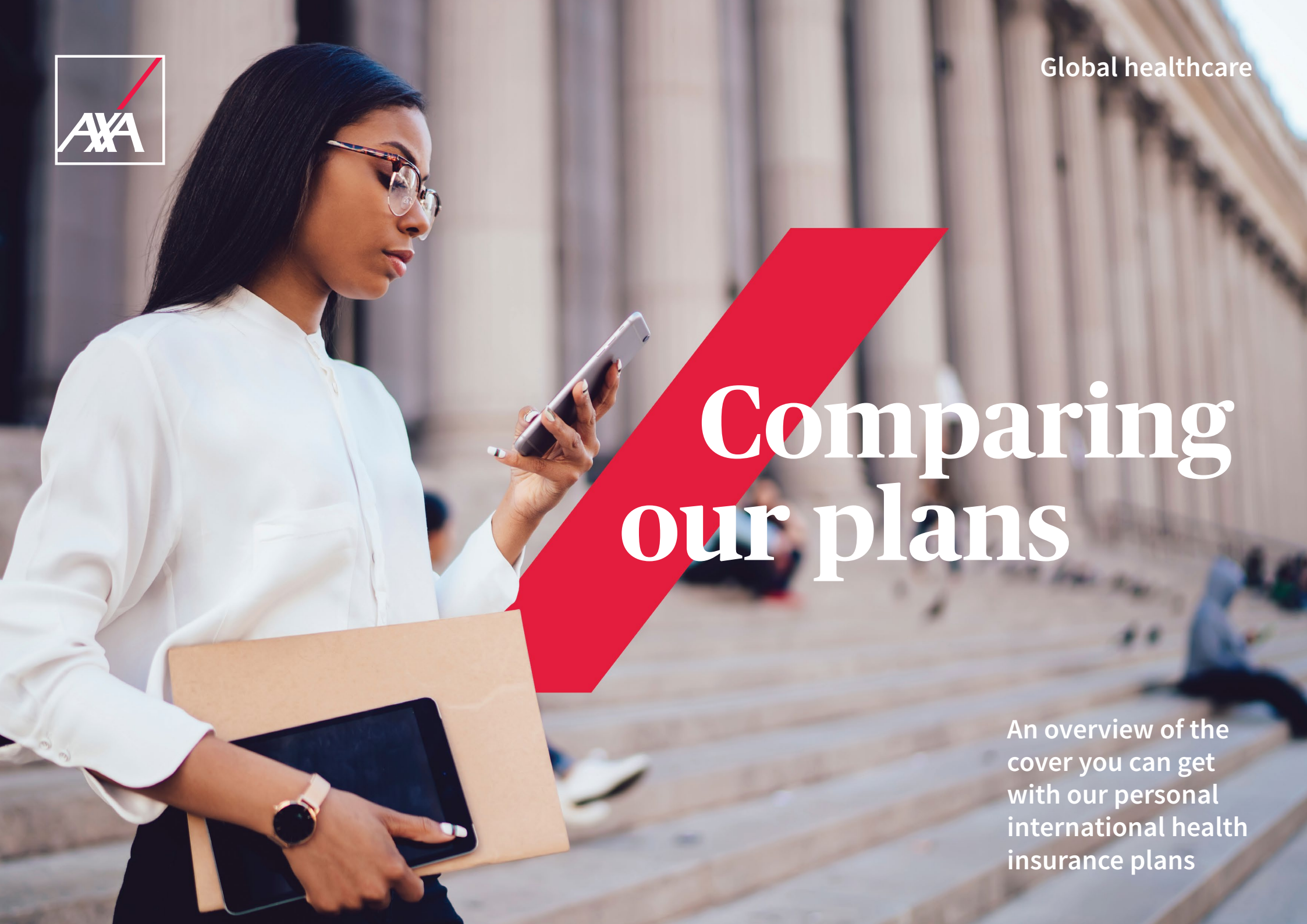


Global healthcare

Comparing our plans

An overview of the cover you can get with our personal international health insurance plans

Getting to know our cover

On the following pages, you'll find a quick overview of our plans and what each one offers. It's here to help you choose a plan or as a reminder of the cover you've already chosen.

Whichever plan you go for, you'll have the same friendly, experienced, personal service and fast claims payment.[1] Here are some other reasons it pays to choose us. Plus, the following services are included in all our plans:



Virtual Doctor service

Enjoy hassle-free healthcare at your fingertips. Book a consultation in minutes and get the answers you need, without the wait.[2]



Second Medical Opinion service

Access an independent review from a global specialist, right from your phone, no matter where you are.



Evacuation and repatriation

If you have a serious accident or illness and can't get the help you need locally, we'll arrange for you to be evacuated to the nearest appropriate medical facility – and back home again.



Extra support if you're diagnosed with cancer

You'll have a dedicated case manager as a consistent point of contact to oversee your case and make sure everything goes smoothly.

[1] 83.2% of eligible claims submitted online between January 2025 and December 2025, were paid within two days.

[2] The Virtual Doctor service is provided by our third-party provider Teladoc Health and is part of the Virtual Care from AXA offering. Telephone appointments can be booked 24/7, 365 days per year. Callbacks are typically within 24 hours. Operating hours and availability may vary according to region. Find out more on our Virtual Care FAQ page on our website.

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The most we'll pay



	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
At a glance					
Overall plan limit per member	Up to £250,000 / €312,500 / $400,000	Up to £1,000,000 / €1,275,000 / $1,600,000	Up to £1,500,000 / €1,900,000 / $2,400,000	Up to £2,000,000 / €2,550,000 / $3,200,000	Up to £5,000,000 / €6,375,000 / $8,000,000

Your excess options

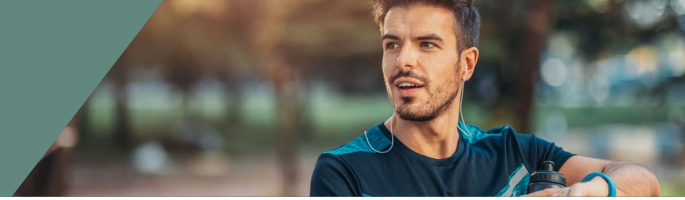
Adding an excess or increasing an existing excess will lower your premiums. We offer five levels (per person, per year):

- £100 / €125 / $160
- £250 / €320 / $400
- £500 / €640 / $800
- £1,000 / €1,275 / $1,600
- £2,000 / €2,550 / $3,200

In addition, if you pick Standard without an outpatient upgrade, we offer two more levels (per person, per year):

- £5,000 / €6,375 / $8,000
- £10,000 / €12,750 / $16,000

Cover for inpatient or day patient treatment in hospital



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Inpatient and day patient cover					
Treatment charges for surgeons, anaesthetists, physicians and consultants. Plus tests, physiotherapy and accommodation in hospital	✔	✔	✔	✔	✔
CT, MRI and PET scans	✔	✔	✔	✔	✔
Parent accommodation in a hospital *One parent staying with a covered child under 18 who is receiving eligible treatment*	✔	✔	✔	✔	✔
Parent accommodation in a hotel *One parent staying near a covered child under 18, receiving eligible inpatient treatment outside their home town*	£100 / €125 / $160 a night up to £500 / €625 / $800	£100 / €125 / $160 a night up to £500 / €625 / $800	£100 / €125 / $160 a night up to £500 / €625 / $800	£100 / €125 / $160 a night up to £500 / €625 / $800	£100 / €125 / $160 a night up to £500 / €625 / $800
Psychiatric treatment	100 days over membership lifetime	100 days over membership lifetime	100 days over membership lifetime	100 days over membership lifetime	100 days over membership lifetime
Cash benefit if you have free inpatient treatment and free hospital accommodation	✘	£100 / €125 / $160 a night	£100 / €125 / $160 a night	£100 / €125 / $160 a night	£150 / €190 / $240 a night

Cover for outpatient treatment



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Outpatient cover					
Surgery	✔	✔	✔	✔	✔
CT, MRI and PET scans	✔	✔	✔	✔	✔
Consultations	+	+	Combined limit of £3,500 / €4,460 / $5,600 or no annual maximum (see outpatient allowance optional upgrades)	A combined limit of £10,000 / €12,750 / $16,000	✔
Diagnostic tests including x-rays and ultrasound scans					✔
Psychiatric treatment				Up to 30 sessions from the combined limit	Up to 30 sessions
Physiotherapy				Up to 35 sessions from the combined limit	Up to 35 sessions
Complimentary therapy			Complimentary therapy and Chinese herbal medicine – up to £300 / €380 / $480 from the combined limit	Up to 35 sessions from the combined limit	Up to 35 sessions
Vaccinations			Vaccinations – up to £300 / €380 / $480 from the combined limit +	Up to £300 / €380 / $480 from the combined limit	Up to £500 / €635 / $800
Chinese herbal medicine			Included within the complimentary practitioner benefit limit	Up to 15 sessions at £100 / €125 / $160 per session	Up to 15 sessions at £100 / €125 / $160 a session
Prescribed drugs and dressings			Up to £750 / €952.50 / $1,200	Up to £1,500 / €1,875 / $2,400	✔
Consultations and diagnostic tests for the treatment of menopause	✘	✘	✘	Subject to combined outpatient limit	✔
Prescribed drugs including hormone replacement therapy (HRT) for the treatment of menopause	✘	✘	✘	Subject to drugs and dressings limit	✔

On the next page, you'll find details of optional upgrades available for your overall outpatient allowance and outpatient treatment.

If you pick **Foundation** or **Standard** with an optional upgrade for outpatient treatment, you'll need to choose an overall outpatient allowance limit (per person, per year).

Optional upgrades for outpatient treatment



+ Optional upgrades	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Overall outpatient allowance					
Combined limit of £1,000 / €1,275 / $1,600	Consultations and diagnostic tests – covered up to the combined limit Complimentary practitioner charges limited to £200 / €250 / $320 (combined limit applies) Vaccinations are limited to £100 / €125 / $160 (combined limit applies) Outpatient drugs and dressings prescribed by a medical practitioner up to £100 / €125 / $160 (combined limit doesn't apply)	Consultations and diagnostic tests – covered up to the combined limit Complimentary practitioner charges limited to £200 / €250 / $320 (combined limit applies) Vaccinations are limited to £150 / €190 / $240 (combined limit applies) Outpatient drugs and dressings prescribed by a medical practitioner up to £250 / €317.50 / $400 (combined limit doesn't apply)	✘		
Combined limit of £2,500 / €3,200 /$4,000	Consultations and diagnostic tests – covered up to the combined limit Complimentary £300/€380/$480 (combined limit applies) Vaccinations – Up to £100 / €125 / $160 each year (combined limit applies) Outpatient drugs and dressings prescribed by a medical practitioner up to £100 / €125 / $160 (combined limit doesn't apply)	Consultations and diagnostic tests – covered up to the combined limit Complimentary £300 / €380 / $480 (combined limit applies) Vaccinations – Up to £150 / €190 / $240 each year (combined limit applies) Outpatient drugs and dressings prescribed by a medical practitioner up to £250 / €317.50 / $400 (combined limit doesn't apply)	✘	*Already included*	*Already included*
Cover up to the overall plan limit *Sub-limits and session limits apply as detailed in the table*	✘	✘	Consultations and diagnostic tests – covered up to overall plan limit Consultations for treatment for psychiatric illness – Paid in full up to 30 sessions Physiotherapy – Paid in full up to 35 sessions Complimentary practitioner charges and Chinese herbal medicine – up to £300 / €380 / $480 Vaccinations administered by a medical practitioner or nurse – up to £300 / €380 / $480 Outpatient drugs and dressings prescribed by a medical practitioner – No annual maximum within the overall plan limit		

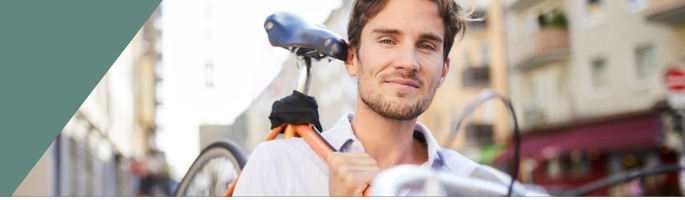
Key ✔ Included ✘ Not included + Optional upgrade available | The policy limits shown in the table are annual limits per member unless it says differently

Cover if you're diagnosed with cancer



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Cancer cover					
Radiotherapy and chemotherapy	✔	✔	✔	✔	✔
Chemotherapy or biological drug treatment to prevent recurrence or maintain remission	✔	✔	✔	✔	✔
Follow-up consultations *While you're a member on a plan that includes these. Combined outpatient limit applies to routine monitoring consultations, tests and reviews for cancer*	+ *Routine monitoring also included if you add an outpatient optional extra*	+ *Routine monitoring also included if you add an outpatient optional extra*	✔	✔	✔
Radiotherapy and chemotherapy cash benefit *When you've had free day patient or outpatient treatment*	£50 / €60 / $80 a day up to £2,000 / €2,400 / $3,200	£50 / €60 / $80 a day up to £5,000 / €6,375 / $8,000	£50 / €60 / $80 a day up to £5,000 / €6,375 / $8,000	£50 / €60 / $80 a day up to £5,000 / €6,375 / $8,000	£150 / €190 / $240 a day up to £5,000 / €6,375 / $8,000
Wigs, other temporary head coverings and specialist clothing *While you're having active treatment only*	✘	Up to £400 / €510 / $640	Up to £400 / €510 / $640	Up to £400 / €510 / $640	Up to £400 / €510 / $640
Chemotherapy or antibiotics at home	Up to 14 days	Up to 14 days	Up to 14 days	Up to 28 days	Up to 28 days
Cash benefit when taking part in an experimental ethically approved cancer drugs trial	Up to £1,000 / €1,275 / $1,600 per year	Up to £1,000 / €1,275 / $1,600 per year	Up to £1,000 / €1,275 / $1,600 per year	Up to £1,000 / €1,275 / $1,600 per year	Up to £1,000 / €1,275 / $1,600 per year

Cover for other specific conditions



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Other specific conditions					
Chronic illness – inpatient treatment for acute flare ups	✔	✔	✔	✔	✔
Kidney dialysis – before a transplant	For 6 weeks before transplant	For 6 weeks before transplant	For 6 weeks before transplant	For 6 weeks before transplant	For 6 weeks before transplant
Chronic illness – routine follow-up consultations and monitoring	✘	✘	✔	✔	✔
Kidney dialysis – for chronic kidney failure	✘	✘	Up to £25,000 / €31,875 / $40,000	Up to £50,000 / €63,750 / $80,000	Up to £75,000 / €95,625 / $120,000
Routine pregnancy and childbirth *A moratorium applies, please speak to an adviser for details*	✘	✘	✘	Up to £10,000 / €12,750 / $16,000	Up to £12,000 / €15,300 / $19,200
Palliative care	✘	✘	✘	Cancer only – up to 30 days	Up to 30 days

Cover for ambulances and emergencies

Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Ambulances and emergencies					
Ambulance transport to or between hospitals or when considered medically necessary	✔	✔	✔	✔	✔
Evacuation and repatriation service	✔	✔	✔	✔	✔
Emergency inpatient and day patient treatment in the USA (if your cover doesn't include the USA already) *For a medical condition that starts suddenly while you're in the USA*	✘	Up to 6 weeks up to £10,000 / €12,750 / $16,000	Up to 6 weeks up to £15,000 / €19,125 / $24,000	Up to 10 weeks up to £20,000 / €25,500 / $32,000	Up to 10 weeks up to £30,000 / €38,250 / $48,000
Emergency outpatient treatment in the USA (if your cover doesn't include the USA already)	✘	✘	✘	✘	Up to £2,000 / €2,550 / $3,200

Key ✔ Included ✘ Not included ✚ Optional upgrade available | The policy limits shown in the table are annual limits per member unless it says differently

Dental and optical



Main cover

Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Cover for your teeth and eyes					
Accidental damage to teeth	Up to £5,000 / €6,375 / $8,000	Up to £10,000 / €12,750 / $16,000	Up to £10,000 / €12,750 / $16,000	Up to £10,000 / €12,750 / $16,000	Up to £10,000 / €12,750 / $16,000
Non-routine dental treatment *Such as fillings*	✘	50% of costs up to £320 / €405 / $510	50% of costs up to £320 / €405 / $510	50% of costs up to £500 / €635 / $800	80% of costs up to £3,500 / €4,450 / $5,600
Routine dental treatment *Such as check-ups, scale and polish*	✘	✘	+	+	
Prescription glasses and contact lenses	✘	✘	Up to £100 / €125 / $160	Up to £100 / €125 / $160	Up to £200 / €255 / $320
Eyesight test cover	✘	✘	One eye test	One eye test	One eye test

+ Optional dental upgrades

Dental care					
Non-routine dental treatment *Such as fillings*	*Dental care not available*	*Dental care not available*	*80% of costs up to £1,000 / €1,275 / $1,600*	*80% of costs up to £1,500 / €1,900 / $2,400*	*Already included*
Routine dental treatment *Such as check-ups, scale and polish*					

Key ✔ Included ✘ Not included + Optional upgrade available | The policy limits shown in the table are annual limits per member unless it says differently

Supporting your everyday health and wellbeing



Main cover

Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Health, wellbeing and support					
Personal case management for certain conditions	✔	✔	✔	✔	✔
Virtual Doctor service	✔	✔	✔	✔	✔
Mind Health service	✔	✔	✔	✔	✔
Second Medical Opinion service	✔	✔	✔	✔	✔
Spinal supports, knee braces and pneumatic walking boots	✘	Combined limit of £1,500 / €1,900 / $2,400	Combined limit of £2,000 / €2,550 / $3,200	Combined limit of £2,500 / €3,200 / $4,000	Combined limit of £3,500 / €4,450 / $5,600
External prostheses during active cancer treatment	✘				
External prosthesis to replace a body part following an accident or surgery *Not during active cancer treatment – see above*	✘	Up to £5,000 / €6,375 / $8,000 regardless of how long you remain a member of a plan arranged by AXA Global Healthcare Group[1]	Up to £5,000 / €6,375 / $8,000 regardless of how long you remain a member of a plan arranged by AXA Global Healthcare Group[1]	Up to £5,000 / €6,375 / $8,000 regardless of how long you remain a member of a plan arranged by AXA Global Healthcare Group[1]	Up to £5,000 / €6,375 / $8,000 regardless of how long you remain a member of a plan arranged by AXA Global Healthcare Group[1]
Durable medical equipment	✘	✘	Up to £500 / €635 / $800	Up to £750 / €950 / $1,200	Up to £1,000 / €1,275 / $1,600
Health check and routine screening tests	✘	✘	+	80% refund up to £1,000 / €1,250 / $1,600 per year	80% refund up to £2,000 / €2,500 / $3,200 per year
Disability compensation cover *A lump sum paid if you have a specific type of accident that leads to a disability*	✘	✘	✘	Up to £50,000 / €63,750 / $80,000	Up to £100,000 / €127,500 / $160,000

+ Optional wellbeing upgrades

Outpatient					
Health check and routine screening tests *This upgrade is only included as part of the enhanced outpatient allowance optional upgrade for Comprehensive plans.*	✘	✘	*80% refund up to £500 / €625 / $800 per year*	*Already included*	*Already included*

[1]AXA Global Healthcare Group - AXA Global Healthcare (UK) Limited and its subsidiaries globally, including AXA Global Healthcare (EU) Limited and AXA Global Healthcare (Hong Kong) Limited.

Key ✔ Included ✘ Not included + Optional upgrade available | The policy limits shown in the table are annual limits per member unless it says differently

What we don't cover



What's not covered

Like most health insurance policies, there are things our plans don't cover. Here's a summary below, but please see the membership handbook for full details of what is and isn't covered or ask us.

- ✘ Treatment of medical conditions you had, or had symptoms of, before you joined.
- ✘ Outpatient cover is excluded on **Foundation** and **Standard** unless you have an optional outpatient upgrade.
- ✘ Routine dental check-ups for **Foundation**, **Standard**, **Comprehensive** or **Prestige**. (✚ Available as an optional upgrade to **Comprehensive** and **Prestige**).
- ✘ Preventative treatment.
- ✘ The costs of arranging treatment (such as travel to and from hospital).
- ✘ Routine pregnancy and childbirth on **Foundation**, **Standard** and **Comprehensive**.
- ✘ Treatment of conditions that last a long time or come back (known as chronic conditions) aren't covered on **Foundation** or **Standard**. Except for inpatient treatment needed for an acute flare up.
- ✘ Any treatment costs incurred as a result of engaging in or training for any sport for which you receive a salary or monetary reimbursement, including grants or sponsorship (unless you receive travel costs only).
- ✘ Claims if you travel outside your area of cover to get treatment or if you travel anywhere against medical advice.
- ✘ Cover in the USA, unless you've chosen to include the USA in your cover area.
- ✘ Treatment that you receive in the UK in a facility that is not listed in our Directory of Hospitals if you're on **Foundation**, **Standard**, **Comprehensive** or **Prestige**.

Important information

This policy is written in English and may be translated into another language. In the event of a discrepancy or other uncertainty, the English version of this policy will prevail.



Want to find out more?

If you have any questions at all about our cover, or need a hand choosing between plans, simply speak to us or your intermediary.

To get more information and request a quote, call us on

+44 (0)1892 596 418

Lines are open 8am to 5pm (UK time)

Find out more on axaglobalhealthcare.com

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